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Official Form 1 (1/08)	D	ocument	Р	Page 1 of	33			
	United States						Voluntary	Petition
NOI	RTHERN DISTRI	CT OF ILL.	INOI	T.S				
Name of Debtor (if individual, enter Last, First, M	iddle):		N	Name of Joint De	ebtor (Spou	se)(Last, First, Midd	lle):	
Milles, Charles E.	act 9 years			11 Othor Nomas	ugad by tha l	laint Dahtan in t	the leat 9 years	
All Other Names used by the Debtor in the la (include married, maiden, and trade names): NONE	ist 8 years			All Other Names include married, ma			the last 8 years	
Last four digits of Soc. Sec. or Indvidual-Taxpayer I (if more than one, state all): 2085	.D. (ITIN) No./Comple	te EIN		ast four digits of S		vidual-Taxpayer I	.D. (ITIN) No./Comple	ete EIN
Street Address of Debtor (No. & Street, City	, and State):			treet Address of		(No. & Stree	et, City, and State):	
1434 S. 48th Court Cicero IL								<u></u>
		ZIPCODE 60804						ZIPCODE
County of Residence or of the Principal Place of Business: Cook		-		County of Reside Principal Place of				-
Mailing Address of Debtor (if different from s	street address):		M	Mailing Address	of Joint Debt	or (if differen	t from street address):	
SAME								
		ZIPCODE						ZIPCODE
Location of Principal Assets of Business Deb (if different from street address above): NOT API	otor P LICABLE							ZIPCODE
Type of Debtor (Form of organization)	Nature of	f Business			Chapter of l		ode Under Which Check one box)	<u> </u>
(Check one box.)	Health Care Busin	ness		Chapter 7		_ `	hapter 15 Petition fo	r Recognition
☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	Single Asset Real	Estate as defined		Chapter 9			of a Foreign Main Pr	
Corporation (includes LLC and LLP)	in 11 U.S.C. § 10	1 (51B)		Chapter 1		Пс	hapter 15 Petition fo	r Recognition
Partnership	Railroad			Chapter 12			f a Foreign Nonmain	
Other (if debtor is not one of the above	Stockbroker				Nature of	Debts (Che	eck one box)	
entities, check this box and state type of	Commodity Brok	er		Debts are pr	imarily consu	ımer debts, defi	ined Debt	s are primarily
entity below	Clearing Bank Other					"incurred by an		ness debts.
	Other		_	or household		personal, famil	ıy,	
	Tax-Exen (Check box,	npt Entity if applicable.)			Chap	ter 11 Debtors	s:	
	Debtor is a tax-ex	empt organization		heck one box:				
	under Title 26 of		l —	_,			U.S.C. § 101(51D).	101(51D)
	Code (the Interna	l Revenue Code).	_	Debtor is not a	smaii busine	ss debtor as den	ined in 11 U.S.C. §	101(31D).
Filing Fee (Check	one box)			heck if:				
Full Filing Fee attached		1		Debtor's aggreg to insiders or af			d debts (excluding de	ebts owed
Filing Fee to be paid in installments (applicable signed application for the court's consideration c				to misiders of ar	imates) are i	css than \$2,170	,000.	
to pay fee except in installments. Rule 1006(b).	See Official Form 3A.		CI	heck all applica	ble boxes:			
Filing Fee waiver requested (applicable to chapt	er 7 individuals only). M	Iust attach		A plan is being	-	-		
signed application for the court's consideration. S	See Offi cial Form 3B.		ᆘ	-	_		petition from one or 1 U.S.C. § 1126(b).	more
Statistical/Administrative Information				classes of cred	ittors, iii acco	idance with 11	THIS SPACE IS FOR	COURT USE ONLY
Statistical/Administrative Information Debtor estimates that funds will be available for	or distribution to unsecur	ad craditors					IIIIS SI NEL IS I OK	COOKI OSE ONEI
Debtor estimates that runds will be available to			naid the	ere will be no fund	s available for			
distribution to unsecured creditors.	y is energical and damin	isituti ve enpenses j	Juru, tire	ore will be no rune.	5 u v u u u u o i o i		<u> </u>	
Estimated Number of Creditors	П	п п		П				
1-49 50-99 100-199 200-9		5,001- 10,	001- 000	25,001- 50,000	50,001- 100,000	Over 100,000		
Estimated Assets							1	
\$0 to \$50,001 to \$100,001 to \$500,000 to \$			0,000,001		\$500,000,001	More than		
\$50,000 \$100,000 \$500,000 to \$1 millio	to \$10 n million		\$100 llion	to \$500 million	to \$1 billion	\$1 billion		
Estimated Liabilities	П							
\$0 to \$50,001 to \$100,001 to \$500,000 to \$1	001 \$1,000,001 to \$10),000,001 \$100	1 \$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion		
millio			lion	million				

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Official Form 1 (1/08) Document Page 2 of 33 FORM B1, Page 2

Docume	ciil i age 2 oi 3	TORM	DI, I age 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Charles E. Mi	lles	
All Prior Bankruptcy Cases Filed Within Last 8 Ye		attach additional sheet)	
Location Where Filed:	Case Number:	Date Filed:	
NONE	Cust I tullioti.	Bute Fried.	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If m	ore than one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
NONE	D-1-4:	To door	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)	I, the attorney for the petition have informed the petitioner or 13 of title 11, United State	Exhibit B To be completed if debtor is an individual hose debts are primarily consumer debts) her named in the foregoing petition, declare that that [he or she] may proceed under chapter 7, 1 as Code, and have explained the relief available ertify that I have delivered to the debtor the not b).	1, 12 under
Exhibit A is attached and made a part of this petition	Λ /s/ Jeff Whit	ehead (04/22/2009
	Signature of Attorney for De	otor(s)	Date
	Exhibit D spouse must complete and attace part of this petition. Ind made a part of this petition. Regarding the Debtor - Venue k any applicable box) iness, or principal assets in this Inan in any other District. or partnership pending in this Dousiness or principal assets in the int in an action proceeding [in a fithis District.	h a separate Exhibit D.) e District for 180 days immediately istrict. United States in this District, or has no ederal or state court] in this District, or	
	pplicable boxes.)	ential Property	
Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, co	omplete the following.)	
	(Name of landlord th	at obtained judgment)	
	(Address of landlord)	,	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession			
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due	during the 30-day	
Debtor certifies that he/she has served the Landlord with this certifies	ication. (11 U.S.C. § 362(l)).		

7	ent Page 3 of 33 FORM B1, Page			
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Charles E. Milles			
	Signatures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
declare under penalty of perjury that the information provided in this petition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)			
If no attorney represents me and no bankruptcy petition preparer igns the petition] I have obtained and read the notice required by 1 U.S.C. §342(b)	☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.			
request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
$X_{/s/}$ Charles E. Milles	- x			
Signature of Debtor	(Signature of Foreign Representative)			
Signature of Joint Debtor	-			
Telephone Number (if not represented by attorney)	(Printed name of Foreign Representative)			
	04/22/2009 (Date)			
04/22/2009 Date	- (Date)			
Jeff Whitehead Printed Name of Attorney for Debtor(s) Law Office of Jeff Whitehead Firm Name 700 W. Van Buren, #1506 Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
Chicago IL 60607 312-648-0473	Printed Name and title, if any, of Bankruptcy Petition Preparer			
Telephone Number 04/22/2009 Date *In a case in which § 707(b)(4)(D) applies, this signature also	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address			
Signature of Debtor (Corporation/Partnership)	x			
declare under penalty of perjury that the information provided in his petition is true and correct, and that I have been authorized to ile this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.			
1, United States Code, specified in this petition.	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.			
X	— Instantination			
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11			
04/22/2009	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			
D-t-				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre <i>Charles E. Milles</i>	Case No. Chapter 7
Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check the till live statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form of Schiller) 16492	Doc 1 Filed 05/06/09 Document	Entered 05/06/09 07:23:25 Page 5 of 33	Desc Main
Must be accompanied by a motion for determination for determinatio	ermination by the court.] ned in 11 U.S.C. § 109 (h)(4) as impair ealizing and making rational decisions v ed in 11 U.S.C. § 109 (h)(4) as physica	ed by reason of mental illness or mental deficiently with respect to financial responsibilities.); ally impaired to the extent of being unable, after person, by telephone, or through the Internet.);	•
5. The United States trust of 11 U.S.C. § 109(h) does not apply in the	• •	ermined that the credit counseling requirement	
I certify under penalty of perjury	y that the information provided abo	ve is true and correct.	
Signature of Debtor: /s/ Charl	es E. Milles		
Date: 04/22/2009			

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code. X Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice. X Printed Name(s) of Debtor(s) X Signature of Debtor Date Case No. (if known) X

Signature of Joint Debtor (if any) Date

NOTICE TO CONSUMER DEBTORS ON INFORMATION REQUIRED IN BANKRUPTCY CASES (Pursuant to 11 U.S.C. 527(a)(2))

The bankruptcy code requires you to provide complete and accurate information about your debts, property and financial affairs. We take this requirement very seriously. We want you to understand these requirements clearly.

- (A) All information that you are required to provide with a bankruptcy petition and thereafter during your bankruptcy case is required to be complete, accurate and truthful.
- (B) In the documents you have me file with the court to commence your bankruptcy case and thereafter, you must completely and accurately disclose all your assets and all of your liabilities. You must provide the replacement value without deducting the costs of sale or marketing as of the date you file of each item of personal property (property other than real estate) that is subject to a lien or security interest. You must make a reasonable inquiry to establish this value. If you acquired the property primarily for personal, family or household purposes, "replacement value" means the price a retail merchant would charge for an item of that kind given the age and condition of the item at the time you file.
- (C) You must accurately provide after reasonable inquiry, your current monthly income, the amounts specified in 11 U.S.C. § 707(b)(2) and in a case under Chapter 13, disposable income (determined in accordance with § 707 (b)(2)).
- (D) Information you provide during your case may be audited pursuant to the Bankruptcy Code. Failure to provide accurate information may result in dismissal of your case or other sanction including a criminal sanction.

I have received a copy of this notice						
Signature of Assisted Person	Date	Address				
Printed Name of Assisted Person	_	City, State, Zip				
Last 4 Digits of Social Security Number	er					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Charles E. Milles		Case No.		
		Chapter	7	
	/ Debtor			

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 5,725.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 10,092.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 29,713.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 828.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,295.00
ТОТ	AL	14	\$ 5,725.00	\$ 39,805.00	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re <i>Charles</i>	E.	Milles	Case No.
			Chapter

ı	/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule	\$ 0.00
E Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 828.00
Average Expenses (from Schedule J, Line 18)	\$ 1,295.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 5,917.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 29,713.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 35,630.00

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In re Charles E. Milles	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife Joint- Community	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
None	'		None

(Report also on Summary of Schedules.)

No continuation sheets attached

0.00

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In re Charles E. Milles	Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint-	W	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
	е		Community-	С	Exemption
1. Cash on hand.		Cash on Hand Location: In debtor's possession			\$ 50.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account at National City Bank Location: In bank's possession			\$ 50.00
Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit for Residential Lease Location: In debtor's possession			\$ 500.00
Household goods and furnishings, including audio, video, and computer equipment.		Basic Used Household Furnishings Location: In debtor's possession			\$ 500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6. Wearing apparel.		Basic Used Wearing Apparel Location: In debtor's possession			\$ 350.00
7. Furs and jewelry.		Costume Jewelry - man's watch Location: In debtor's possession			\$ 100.00
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				

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In re Charles E. Milles	. Case No.
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		,		
Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n		ndH feV intJ	Deducting any
	е	Commun		Evomption
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		2005 Chrysler PT Cruiser: good condition with 48,000 miles Location: In debtor's possession		\$ 4,175.00
26. Boats, motors, and accessories.	x			

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In re Charles E. Milles	Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

	1	(1
Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n	Joi	eW ntJ	in Property Without Deducting any Secured Claim or
	е	Communit	yC	Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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Charles E. Milles	Case No.	
Debtor(s)	-,	(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

☑ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash on Hand	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
Checking Account	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
Security Deposit	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Basic Used Household Furnishings	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Basic Used Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 350.00	\$ 350.00
Costume Jewelry	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00

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B6D (Official Form 6D) (12/07)

n reCharles E. Milles	, Ca	ase No.
Debtor(s)	•	(if known

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Lien, and D	as Incurred, Nature Description and Market erty Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 2143	х		- 1/2009				\$ 10,092.00	\$ 5,917.00
Creditor # : 1 Capital One Auto Fin 3905 Dallas Parkway Plano TX 75093-7892		Auto Loa 2005 Chr Value: \$ 4	ysler PT Cruiser					
Account No:		value. 🗸 🖫	7173.00		H			
		Value:						
Account No:								
		Value:						
No continuation sheets attached	I	1	(To	Subto			\$ 10,092.00	\$ 5,917.00
			· ·		otal	\$	\$ 10,092.00	\$ 5,917.00
			(′ 7	Report also on Summary of	(If applicable, report also on

Schedules.)

(If applicable, report also or Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (1207) 09-16402 Doc 1 Filed 05/06/09 Entered 05/06/09 07:23:25 Desc Main Document Page 17 of 33

In re<u>Char</u>les E. Milles Case No.

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the

conti	tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box l	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts rt this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment

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In re_Charles E. Milles	,	Case No.	
Debtor(s)		_	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: Creditor # : 1 Alpine Capitol		12/2008 Claim Judgment Judgment Entered				\$ 3,744.00
Account No: Representing: Alpine Capitol		Albert Law Firm 205 W. Randolph Suite 920 Chicago IL 60606				
Account No: 3209 Creditor # : 2 Arrow Financial 5996 W Touhy Niles IL 60714		1/2009 Credit Card Purchases Action Pending				\$ 5,400.00
Account No: 3209 Representing: Arrow Financial		Freedman Anselmo Lindberg 1807 W. Diehl Road suite 333 Naperville Illinois 60563-1890				
2 continuation sheets attached			Subt	ota Fota	·	\$ 9,144.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re Charles E. Milles	,	Case No.
Deb	otor(s)	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	ō		and Consideration for Claim.	ŧ	ted		
And Account Number	o-Debtor		If Claim is Subject to Setoff, so State.	ngei	ida	ted	
(See instructions above.)	Co-I	۰ ۷۷-۰ ۲-۰	Husband Wife Joint Community	Contingent	Unliquidated	Disputed	
Account No: 1015			4/2002 - 1/2009				\$ 8,737.00
Creditor # : 3 Chase NA 800 Brooksedge Blvd Westerville OH 43081			Credit Card Purchases				
Account No: 0805			1/2008 - 1/2009				\$ 5,464.00
Creditor # : 4 Citibank CBSD NA P.O. Box 6241 Sioux Falls South Dakota 57117- 6241			Credit Card Purchases Account in Collections				
Account No: 0805							
Representing: Citibank CBSD NA			Arrow Financial Services 5996 W. Touhy Niles IL 60714				
Account No: 0520			2/2004 - 1/2009				\$ 2,869.00
Creditor # : 5 Discover Financial Services P.O. Box 15316 Wilmington Delaware 19850-5316			Credit Card Purchases				
Account No: 0520	+						
Representing: Discover Financial Services			Baker Miller Krasny 29 N. Wacker Drive 5th Floor Chicago IL 60606-3221				
Account No: 1550			1/2002 - 1/2009				\$ 3,499.00
Creditor # : 6 WaMu PO Box 660433 Dallas TX 75266-0433			Credit Card Purchases				
Chaot No. 1 of 2 '' ''	L - 1						
Sheet No. 1 of 2 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ned i	to S	Chedule of (Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities	mary of S	Tot	al \$	\$ 20,569.00

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In re Charles E. Milles	,	Case No.	
		-	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1550 Representing: WaMu			I C Systems PO Box 64378 Saint Paul MN 55164-0887				
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							
Sheet No. 2 of 2 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached t	to So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summand, if applicable, on the Statistical Summary of Certain Liabilities a	nary of S	Tot	al \$ ules	\$ 0.00 \$ 29,713.00

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re Charles E. Milles	/ Debtor	Case No.	
		•	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Other Parties to Lease	State Whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract. Contract Type: Residential lease Terms: 12 months Beginning date: Debtor's Interest: Description: Residential Lease Buyout Option:

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nre Charles E. Milles	/ Debtor	Case No.	
		-	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Geneva Alexander	Capital One Auto Fin 3905 Dallas Parkway Plano TX 75093-7892

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n re Charles E. Milles	, Case No.
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: Single	RELATIONSHIP(S):				
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Unemployed				
Name of Employer	-				
How Long Employed					
Address of Employer					
INCOME: (Estimate of avera	age or projected monthly income at time case filed)	\$	DEBTOR		SPOUSE
Monthly gross wages, salary, and commissions (Prorate if not paid monthly)			0.00 0.00	*	0.00
 Estimate monthly overtime SUBTOTAL 	3	\$ \$	0.00	-	0.00
4. LESS PAYROLL DEDUCT a. Payroll taxes and soci b. Insurance c. Union dues d. Other (Specify):		\$ \$ \$ \$	0.00 0.00 0.00 0.00	\$ \$ \$	0.00 0.00 0.00 0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	0.00	\$	0.00
6. TOTAL NET MONTHLY T	ΓΑΚΕ HOME PAY	\$	0.00	\$	0.00
8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or of dependents listed above.	r support payments payable to the debtor for the debtor's use or that	\$ \$ \$ \$	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00
 11. Social security or govern (Specify): Social Se 12. Pension or retirement inc 13. Other monthly income (Specify): 	ecurity	\$ \$	828.00 0.00	\$	0.00 0.00 0.00
				•	
14. SUBTOTAL OF LINES 7		\$	828.00	_	0.00
15. AVERAGE MONTHLY IN	•	Ψ	828.00		
	MONTHLY INCOME: (Combine column totals lly one debtor repeat total reported on line 15)	(Report a	\$ also on Summary of Socal Summary of Certain	chedules	and, if applicable, on es and Related Data)
17. Describe any increase	e or decrease in income reasonably anticipated to occur within the year	following the filing	of this document:		

In re Charles E. Milles	, Case No
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi -weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

	T	
Rent or home mortgage payment (include lot rented for mobile home)	\$	500.00
a. Are real estate taxes included? Yes 🔲 No 🔀		
b. Is property insurance included? Yes \Boxed No \Boxed		
2. Utilities: a. Electricity and heating fuel	\$	75.00
b. Water and sewer	\$	0.00
c. Telephone	\$	40.00
d. Other Cable	\$	35.00
Other Internet	\$	25.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	150.00
5. Clothing	. \$	0.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	75.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		375.00
b. Other:	\$	0.00
c. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other:	\$	0.00
Other:	\$	0.00
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	1,295.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	*	,
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
13. Describe any morease or decrease in experiorates reasonably anticipated to occur within the year following the ming of this document.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	828.00
b. Average monthly expenses from Line 18 above	\$	1,295.00
c. Monthly net income (a. minus b.)	\$	(467.00)
	1	

B6 Declaration (Official PSI 0-9-164102) (12/17) OC 1	Filed 05/06/09)

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In re Charles E. Milles	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	re under penalty of perjury that I to the best of my knowledge, inf	have read the foregoing summary and schedules, consisting of formation and belief.	sheets, and that they are true and
Date:	4/22/2009	Signature /s/ Charles E. Milles Charles E. Milles	
		[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Document Page 26 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Charles E. Milles

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007 (m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$1,656.00

2008:\$9.936.00

2007:\$9.936.00

Income from Social Security

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3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
1/1/2009	\$373.00	\$10, 092.00
12/1/2008	\$373.00	
11/1/2008	\$373.00	
1/1/2009	\$500.00	
12/1/2008	\$500.00	
11/1/2008	\$500.00	
	PAYMENTS 1/1/2009 12/1/2008 11/1/2008 1/1/2009 12/1/2008	PAYMENTS AMOUNT PAID 1/1/2009 \$373.00 12/1/2008 \$373.00 11/1/2008 \$373.00 1/1/2009 \$500.00 12/1/2008 \$500.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

(Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

Alpine Capital v. Charles Milles; 08

Breach of Contract

Circuit Court of Cook County

Judgment Entered

Breach of Contract

Circuit Court of Cook County Pending

Arrow Financial v. Charles Milles; 09

M1 102250

M1 174452

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Jeff Whitehead

Address:

700 W. Van Buren, #1506

Chicago, IL 60607

Date of Payment: \$0.00
Payor: Charles E. Milles

10. Other transfers

None

None

X

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

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11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None	b. List the name and address of ex- governmental unit to which the notice w	very site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the as sent and the date of the notice.		
None		ceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. overnmental unit that is or was a party to the proceeding, and the docket number.		
	18. Nature, location and nam	ne of business		
None	a. If the debtor is an individual, list businesses in which the debtor was employed in a trade, profession, or or	the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-ther activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the voting or equity securities within six years immediately preceding the commencement of this case		
	If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.			
	•	list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the		
None	b. Identify any business listed in respon-	se to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.		
[If com	pleted by an individual or individual an	d spouse]		
	re under penalty of perjury that I have a e true and correct.	read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that		
	Date 04/22/2009	Signature /s/ Charles E. Milles of Debtor		
	Date	Signature of Joint Debtor (if any)		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	EASTERN DIVISION	
Inre <i>Charles E. Milles</i>		Case No. Chapter 7
	/ Debtor	
	PTER 7 STATEMENT OF INTENTIO (Part A must be completed for EACH debt which is secure)	
Property No. Creditor's Name: None	Describe Property Secur	ing Debt :
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain Property is (check one): Claimed as exempt Not claimed a	(for e	example, avoid lien using 11 U.S.C § 522 (f)).
Part B - Personal property subject to unexpired lead additional pages if necessary.) Property No. Lessor's Name: None	Passes. (All three columns of Part B must be completed for e	Lease will be assumed pursuant to 11 U.S.C. § 365 (p)(2):
		Yes No
I declare under penalty of perjury that the above personal property subject to an unexpired leas	Signature of Debtor(s) ve indicates my intention as to any property of my es se.	tate securing a debt and/or
Date: <u>04/22/2009</u>	Debtor: /s/ Charles E. Milles	
Date:	Joint Debtor:	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Charles E. M	Milles			Case No. Chapter	
				/ Debtor		
	Attorney for Debtor:	Jeff	Whitehead			

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 04/22/2009 Respectfully submitted,

X /s/ Jeff Whitehead

Attorney for Petitioner: Jeff Whitehead

Law Office of Jeff Whitehead 700 W. Van Buren, #1506 Chicago IL 60607

312-648-0473 jeffwhitehead 2000@yahoo.com Case 09-16402 Doc 1 Filed 05/06/09 Entered 05/06/09 07:23:25 Desc Main

UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

Case No.

In re Charles E. Milles	Case No.
	Chapter 7
	/ Debtor
Attorney for Debtor: Jeff Whitehead	
VERIFIC	CATION OF CREDITOR MATRIX
The above named Debtor(s) he	ereby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
boot of our knowledge.	
Date: 04/22/2009	/c/ Charles E Willes
Dale. V=/ =2/ 2003	/s/ Charles E. Milles

Debtor